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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/131,637 08/10/98 TAMMARO

TM02/0917

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N	EMC-0954-EUS
EXAMINER	

ART UNIT 1	PAPER NUMBER
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4

DATE MAILED:

09/17/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

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Office Action Summary

Application No.
09/131,637

Applicant(s)
TAMMARO, Nancy A.

Examiner
Jim Calve

Art Unit
2164



-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on Jul 2, 2001.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-3, 7-10, and 12 is/are pending in the application.
- 4a) Of the above, claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-3, 7-10, and 12 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claims _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are objected to by the Examiner.
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

- 13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
- a) ☐ All b) ☐ Some* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- *See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

- 15) ☐ Notice of References Cited (PTO-892) 18) ☐ Interview Summary (PTO-413) Paper No(s). _____
- 16) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) 19) ☐ Notice of Informal Patent Application (PTO-152)
- 17) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s). _____ 20) ☐ Other: _____

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DETAILED ACTION

Claim Rejections - 35 USC § 103

1. Claims 1-3, 7-10, and 12 are rejected under 35 U.S.C. 103(a) as being unpatentable over DeFrancesco et al, U.S. patent 5,878,403, in view of either of Bennett et al, U.S. patent 6,092,121, or Mulqueen, John T., Users Test Real-Time Car Registration Communications Week No. 454, p. 15.

DeFrancesco et al disclose an Internet-based method and system for electronic credit/loan applications, as discussed in paragraph 1 of the previous office action (Paper #10) (incorporating discussion in paragraph 6 of Paper #7)), including receiving a completed application that includes licensing information (e.g., vehicle identification number (VIN)) (e.g., column 12, line 24 et seq). DeFrancesco et al do not disclose transmitting licensing information to a licensing agency to facilitate vehicle licensing and reformatting application information. Bennett et al disclose an Internet-based method and system for electronic credit/loan applications, including transmitting licensing information to an appropriate licensing agency (e.g., DMV) (e.g., column 5, line 20 et seq) and reformatting information (e.g., for facsimile transmission, for service providers) (e.g., column 5, line 5 et seq; column 5, line 23 et seq). Further, Mulqueen discloses an Internet method and system for electronic registration/ licensing of vehicles (e.g., "On-Line Registration System (OLRS)"), including transmitting licensing information (e.g., via OLRS) and reformatting application information (e.g., via General Systems Solutions Inc. Sun Microsystems file server). Transmitting licensing information to a licensing agency streamlines loan application processing in conjunction with dealer car sales and facilitates vehicle sales, thereby improving profits, and

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customer satisfaction (e.g., Bennett et al, column 5, line 14 et seq; Mulqueen, p. 15), while data reformatting for processing by designated institutes or providers provides a necessary means for communicating sales and other relevant data to a plurality of service providers (e.g., finance sources, DMV, credit report sources) (Bennett et al, column 1, line 65 et seq; column 3, line 25 et seq, column 5, line 37 et seq; Mulqueen, p. 15). It would have been obvious to one of ordinary skill in the art at the time of the invention to transmit reformatted licensing and other information to a licensing agency, as taught by any of Bennett et al or Mulqueen, on the method and system of DeFrancesco et al to improve the efficiency of selling vehicles to customers requiring loans.

DeFrancesco et al also disclose authorization to receive forms, encryption, and insurance information collection, as discussed in paragraph 1 of the previous office action (Paper #10) (incorporating discussion in paragraph 6 of previous office action (Paper #7)).

Response to Arguments

2. Applicant's arguments filed January 29, 2001, have been fully considered but they are not persuasive.

DeFrancesco et al are deemed to disclose an Internet-capable method and system for electronic credit/loan application including receiving a completed application that includes "licensing information" (e.g., vehicle identification number (VIN)) (see column 12, line 24 et seq), as recited in claims 1 and 8, and as disclosed in the specification of the present application (e.g., page 6, line 25 et seq; page 8, line 25 et seq). DeFrancesco et al are deemed to inherently disclose receipt of other "licensing information" (e.g., vehicle price, make, model, year, mileage) as that information would be necessary for loan approval (e.g., to properly value a vehicle).

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Bennett et al are deemed to disclose inherently/expressly the automatic transmission of licensing information to a licensing agency to facilitate vehicle licensing. Retail automobile dealerships collect buyer data, to include licensing information, and store that information in a variety of electronic formats (e.g., column 3, line 39 et seq). This information is transmitted to service providers (e.g., column 5, line 1 et seq) and licensing agencies (e.g., “the exchange server [e.g., 22, 24₁, 19₁, 19_N] for the particular institution [e.g., DMV at 22] or data base is operable to electronically transfer the data *received* to their connected information systems translated into their natural communications protocol and data format (emphasis added))” (e.g., Figure 1; column 5, lines 24-28). Further, Bennett et al are deemed to disclose automatic reformatting of application information into a format suitable for processing by a designated institute or provider (e.g., column 2, line 3 et seq; column 4, line 59 et seq; column 5, line 1 et seq). In this regard, it is noted that Bennett et al disclose the facsimile transmission of loan information only for those institutes and providers that do not participate in the disclosed network system (e.g., column 5, line 7 et seq).

Mulqueen is relied upon to teach expressly the electronic transmission and formatting of licensing information to a licensing agency to facilitate licensing of a vehicle. Such method and system is integrated into vehicle rental and leasing companies operations. This automation of an otherwise manually-performed activity provides benefits in efficiency that would have been obvious to one of ordinary skill in the art at the time of the invention. *See, e.g.,* MPEP 2144.04.III. The method and system of Mulqueen “is expected to reduce costs and improve

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operation [by] ... using the On-Line Registration System (OLRS) to register and verify the registration of new lease and rental cars (emphasis added)". Mulqueen, p. 15.

Conclusion

3. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the mailing date of this final action.

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jim Calve, whose telephone number is (703) 308-1884. The examiner can normally be reached on Tuesday through Friday from 6:45 am to 6:45 pm. The fax number for this organization is (703) 305-9051/9052. Any inquiry of a general nature should be directed to the receptionist at (703) 305-3900.

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JPC


VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
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September 11, 2001